Bad as the Times are,

They that will be counſelled,

MAY

Yet be helped!

" *Be frugal, be induſtrious, if you're wiſe,*
" *The road to plenty through theſe maxims lies;*
" *Be reſolute in good, and you will find,*
" *All evils ſhrink before a conſtant mind.*"

CHOICE EMBLEMS.

Leeds:

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(1793.)

The Art of Making Money Plenty

IN

Every Man's Pocket.

By Dr. FRANKLIN.

At this Time, when the general Complaint is that Money is ſo ſcarce, it muſt be an Act of Kindneſs to inform the Moneyleſs how they can reinforce their Pockets. I will acquaint you with the true Secret of Money Catching, the certain way to fill empty Purſes, and how to keep them always full.

Two ſimple Rules well obſerved will do the Buſineſs.——1ſt. Let Honeſty and Induſtry be thy conſtant Companions.—2d. Spend One Penny every Day leſs than thy clear Gains, then ſhall thy Pockets ſoon begin to thrive, thy Creditors will never inſult thee, nor Want oppreſs, nor Hunger bite, nor Nakedneſs freeze thee: The whole Hemiſphere will ſhine brighter, and Pleaſures ſpring up in every Corner of thy Heart. Now therefore embrace theſe Rules and be happy.

PRELIMINARY ADDRESS,

Prefixed to the PENNSYLVANIA ALMANACK, *for* 1758.

On Œconomy *and* Frugality.

Spare not, nor ſpend too much ; be this thy Care,
Spare but to ſpend, and only ſpend to ſpare.

RANDOLPH.

Courteous Reader,

I Have heard, that nothing gives an Author ſo great pleaſure, as to find his works reſpectfully quoted by ſo many learned authors. This pleaſure I have ſeldom enjoyed; for though I have been if I may ſay it without vanity, an eminent author (of Almanacks) annually now a whole quarter of a century, my brother authors in the ſame way, for what reaſon I know not, have ever been very ſparing in their applauſes, and no other author has taken the leaſt notice of me; ſo that did not my writings produce me ſome ſolid pudding, the great deficiency of praiſe would have quite diſcouraged me.

I concluded at length, that the people were the beſt judges of my merit, for they buy my works; and beſides, in my rambles, where I am not perſonally known, I have frequently heard one or other of my adages repeated, with *as poor* Richard *ſays*, at the end of it: This gave me ſome ſatisfaction, as it ſhewed not only that my inſtructions were regarded, but diſcovered likewiſe ſome reſpect for my authority; and I own, that to encourage the practice of remembering and repeating thoſe wiſe ſentences, I have ſometimes quoted myſelf with great gravity.

Judge then how much I muſt have been gratified by an accident I am going to relate to you. I ſtopt my horſe lately

lately where a great number of people were collected at a ſale of merchants goods. The hour of ſale not being come, they were converſing on the badneſs of the times, and one of the company called to a plain clean old man, with white locks. " Pray, Father *Abraham*, what think you of the times? Will not theſe heavy taxes quite ruin the country? How ſhall we be ever able to pay them! What would you adviſe us to? Father *Abraham* ſtood up and replied, 'If you would have my advice, I will give it you in ſhort; for a word to the wiſe is enough, and many words will not fill a buſhel, as *poor* Richard *ſays*.' They joined in deſiring him to ſpeak his mind, and gathering round him, he proceeded as follows:

'Friends, ſays he, and neighbours, the taxes are indeed very heavy, and if thoſe laid on by Government were the only ones we had to pay, we might more eaſily diſcharge them; but we have many others, and much more grievous to ſome of us. We are taxed twice as much by our idleneſs, three times as much by our pride, and four times as much by our folly; and from theſe taxes the commiſſioners cannot eaſe or deliver us by allowing any abatement.—However, let us hearken to good advice, and ſomething may be done for us. 'God helps them that help themſelves,' *as poor* Richard *ſays*, in his Almanack for 1733.

'It would be thought a hard government that ſhould tax its people one-tenth part of their time, to be employed in its ſervice: But idleneſs taxes many of us much more, if we reckon all that is ſpent in abſolute ſloth, or in doing of nothing, with that which is ſpent in idle employments or amuſements, that amount to nothing. Sloth, by bringing on diſeaſes, abſolutely ſhortens life. 'Sloth, like ruſt, conſumes faſter than labour wears, while the uſed key is always bright," *as poor* Richard *ſays*. But doſt thou love life, then do not ſquander time, for this is the ſtuff life is made of, as *poor* Richard *ſays*. How much more than is neceſſary do we ſpend in ſleep! forgetting that 'the ſleeping fox catches no poultry, and that there will be ſleeping enough in the grave,' *as poor* Richard *ſays*. 'If time be of

all

all things the moſt precious, waſting time muſt be, *as poor* Richard *ſays*, the greateſt prodigality; ſince, as he elſewhere tells us, 'Loſt time is never found again; and what we call time enough, always proves little enough:' Let us then up and be doing, and doing to the purpoſe; ſo by diligence we ſhall do more with leſs perplexity. Sloth makes all things difficult, but induſtry eaſy, *as poor* Richard *ſays*; and he that riſeth late, muſt trot all day, and ſhall ſcarce overtake his buſineſs at night. While lazineſs travels ſo ſlowly, that poverty ſoon overtakes him,' *as we read in poor* Richard; who adds, drive thy buſineſs, let not that drive thee; and early to bed, and early to riſe, makes a man healthy, wealthy, and wiſe.'

So that what ſignifies wiſhing and hoping for better times? We may make theſe times better if we beſtir ourſelves. 'Induſtry needs not wiſh, *as poor* Richard *ſays*; and he that lives upon hope, will die faſting. There are no gains without pains;' 'then help hands, for I have no lands,' or if I have, they are ſmartly taxed. And, *as poor* Richard *likewiſe obſerves*, 'He that hath a trade hath an eſtate; and he that hath a calling, hath an office of profit and honour; but then the trade muſt be worked at, and the calling well followed, or neither the eſtate, nor the office will enable us to pay our taxes.—If we are induſtrious, we ſhall never ſtarve; for, *as poor* Richard *ſays*, 'At the working man's houſe, hunger looks in, but dares not enter.' Nor will the bailiff or the conſtable enter; for 'induſtry pays debts, while deſpair encreaſeth them,' *ſays poor* Richard: What though you have found no treaſure, nor has any rich relation left you a legacy, 'Diligence is the mother of good luck, *as poor* Richard *ſays*, and God giveth all things to induſtry. 'Then plow deep while ſluggards ſleep, and you ſhall have corn to ſell and to keep,' *ſays poor* Dick. Work while it is called to-day, for you know not how much you may be hindered to-morrow, which makes *poor* Richard *ſay*, 'One to-day is worth two to-morrows;' and farther, 'Have you ſomewhat to do to-morrow, do it to-day.' If you were a ſervant, would you not be aſhamed a good maſter

ſhould

ſhould catch you idle? Are you then your own maſter, 'and not aſhamed to catch yourſelf idle;' *as poor* Dick *ſays*. When there is ſo much to be done for yourſelf, your family, your country, and your gracious king, be up by peep of day; 'Let not the ſun look down and ſay, inglorious here he lies.' Handle your tools without mittens: 'Remember that the cat in gloves catches no mice,' *as poor Dick ſays*. 'Tis true there is much to be done, and perhaps you are weak-handed, but ſtick to it ſteadily, and you will ſee great effects, for 'conſtant droping wears away ſtones, and by diligence and patience the mouſe eat into the cable; and little ſtrokes fell great oaks,' *as poor* Richard *ſays* in his almanack, the year I cannot juſt now remember.

Methinks I hear ſome of you ſay, 'Muſt a man afford himſelf no leiſure!' I will tell thee, my friend, what *poor* Richard *ſays*, 'Employ thy time well, if thou meaneſt to gain leiſure; and ſince thou art not ſure of a minute, throw not away an hour;' Leiſure is time doing ſomething uſeful; this leiſure the diligent man will obtain, but the lazy man never; ſo that, *as poor* Richard *ſays*, 'A life of leiſure and a life of lazineſs are two things.' Do you imagine that ſloth will afford you more comfort than labour? No, for, *as poor* Richard *ſays*, 'Trouble ſprings from idleneſs, and grievous toil from needleſs eaſe. Many, without labour, would live by their wits only, but they break for want of ſtock.' Whereas induſtry gives comfort, and plenty, and reſpect: 'Fly pleaſures, and they will follow you. The diligent ſpinner has a large ſhift; and now I have a ſheep and a cow, every body bids me good-morrow:' all which is well ſaid by *poor* Richard.

But with our induſtry we muſt likewiſe be ſteady, ſettled, and careful, and overſee our own affairs with our own eyes, and not truſt too much to others, for, *as poor* Richard *ſays*,

"*I never ſaw an oft removed tree,*
"*Nor yet an oft removed family,*
"*That throve ſo well as thoſe that ſettled be.*"

And

And again, ‘ Three removes are as bad as a fire;’ and again, ‘ Keep thy ſhop, and thy ſhop will keep thee; and again, ‘ if you would have your buſineſs done, go; and if not, ſend;’ and again,

“ *He that by the plow would thrive,*
“ *Himſelf muſt either hold or drive.*”

And again, ‘ The eye of a maſter will do more work than both his hands;’ and again, ‘ Want of care does us more damage than want of knowledge;’ and again, ‘ not to overſee workmen is to leave them your purſe open.’— Truſting too much to others care is the ruin of many; for, as the Almanack ſays, ‘ In the affairs of this world, men are ſaved, not by faith, but by the want of it; but a man’s own care is profitable;’ for, *ſaith poor* Dick, ‘ Learning is to the ſtudious, and riches to the careful, as well as power to the bold, and heaven to the virtuous.’ And further, ‘ If you would have a faithful ſervant, and one that you like, ſerve yourſelf.’ And again, he adviſeth to circumſpection and care, even in the ſmalleſt matters, becauſe ſometimes, ‘ A little neglect may breed great miſchief; adding, for want of a nail the ſhoe was loſt; for want of a ſhoe the horſe was loſt; and for want of a horſe the rider was loſt,’ being overtaken and ſlain by the enemy; all for want of care about a horſe-ſhoe nail.

So much for induſtry, my friends, and attention to one’s own buſineſs; but to theſe we muſt add frugality, if we would make our induſtry more certainly ſucceſsful. A man may if he knows not how to ſave as he gets, keep his noſe all his life, at the grindſtone, and die not worth a groat at laſt. ‘ A fat kitchen makes a lean will,’ *as poor* Richard *ſays*; and

“ *Many eſtates are ſpent in the getting,*
“ *Since women for tea forſook ſpinning and knitting,*
“ *And men for punch forſook hewing and ſplitting.*”

'If you would be wealthy, ſays he in another Almanack, think of ſaving as well as getting: The *Indies* have not made *Spain* rich, becauſe her outgoings are greater than her incomes,' Away then with your expenſive follies, and you will not have ſo much cauſe to complain of hard times, heavy taxes, and chargeable families; for, *as poor* Dick *ſays*,

" *Women and wine, game and deceit,*
" *Make the wealth ſmall, and the wants great.*"

And farther, 'What maintains one vice, would bring up two children.' You may think, perhaps, that a little tea, or a little punch now and then, diet a little more coſtly, cloaths a little finer, and a little entertainment now and then, can be no great matter; but remember what *poor* Richard *ſays*, 'Many a little makes a mickle;' and farther, 'Beware of little expences; a ſmall leak will ſink a great ſhip;' and again, 'Who dainties love, ſhall beggars prove;' and moreover, 'Fools make feaſts, and wiſe men eat them.'

Here you are all got together at this ſale of fineries and nicknacks. You call them goods, but if you do not take care, they will prove evils to ſome of you. You expect they will be ſold cheap, and perhaps they may for leſs than they coſt; but if you have no occaſion for them, they muſt be dear to you. Remember what *poor* Richard *ſays*,, 'Buy what thou haſt no need of, and 'ere long thou ſhalt ſell thy neceſſaries.' And again, 'At a great pennyworth pauſe a while:' He means, that perhaps the cheapneſs is apparently only, and not real; or the bargain, by ſtraitening thee in thy buſineſs, may do thee more harm than good. For in another place he ſays, 'Many have been ruined by buying good pennyworths.' Again, *poor* Richard *ſays*, 'Tis fooliſh to lay out money in the purchaſe of repentance;' and yet this folly is practiſed every day at ſales, for want of minding the Almanack. 'Wiſe men, *as poor* Dick *ſays*, learn by others harms, fools ſcarcely by their own; but *felix quem faciunt aliena pericula cautum.*' Many a one, for the ſake of finery on the back, have gone with a hungry belly,

belly, and half ſtarved their families; ſilks and ſattins, ſcarlets and velvets, as *poor* Richard *ſays*, put out the kitchen fire;' Theſe are not the neceſſaries of life; they can ſcarce be called the conveniences, and yet only becauſe they look pretty, how many want to have them? The artificial wants of mankind thus become more numerous than the natural; and, *as poor* Dick *ſays*, 'For one poor perſon, there are an hundred indigent.' By theſe, and other extravagancies, the genteel are reduced to poverty, and forced to borrow of thoſe whom they formerly deſpiſed, but who through induſtry and frugality have maintained their ſtanding: In which caſe it appears plainly, that 'A ploughman on his legs is higher than a gentleman on his knees,' *as poor* Richard *ſays*. Perhaps they have a ſmall eſtate left them, which they knew not the getting of; they think, 'It is day and will never be night; that a little be ſpent out of ſo much is not worth minding:' 'A child and a fool, *as poor* Richard *ſays*, imagine twenty ſhillings and twenty years can never be ſpent; but, always taking out of the meal tub, and never putting in, ſoon comes to the bottom;' then, *as poor* Dick *ſays*, 'When the well is dry, they know the worth of water.' But this they might have known before, if they had taken his advice: 'If you would know the value of money, go and try to borrow ſome; for he that goes a borrowing, goes a ſorrowing;' and indeed ſo does he that lends to ſuch people, when he goes to get it again. *Poor* Dick farther adviſes, and ſays,

"*Fond pride in dreſs is ſure a very curſe;*
"*'Ere fancy you conſult,—conſult your purſe.*"

And again, 'Pride is as loud a beggar as want, and a great deal more ſaucy.' When you have bought one fine thing, you muſt buy ten more, that your appearance may be all of a piece; but *poor* Dick *ſays*, 'It is eaſier to ſuppreſs the firſt deſire, than to ſatisfy all that follow it. And that it is as true folly for the poor to ape the rich, as the frog to ſwell, in order to equal the ox.'

" *Great eſtates may venture more,*
" *But little boats ſhould keep near ſhore.*"

It is however a folly ſoon puniſhed: for 'Pride that dines on vanity, ſups on contempt,' *as poor* Richard *ſays*. And in another place, 'Pride breakfaſted with plenty, dined with poverty, and ſupped with infamy.' And after all, for what uſe is the pride of appearance, for which ſo much is riſked, ſo much is ſuffered? It cannot promote health, or eaſe pain; it makes no increaſe of merit in the perſon, it creates envy, it haſtens misfortune.

" *What is the butterfly? At beſt*
" *He's but a caterpillar dreſt;*
" *The gaudy fop's his picture juſt.*"

But what madneſs muſt it be to run in debt for theſe ſuperfluities! We are offered, by the terms of this ſale, ſix months credit; and that perhaps has induced ſome of us to attend it, becauſe we cannot ſpare the ready money, and hope now to be fine without it. But ah, think what you do when you run in debt; you give to another power over your liberty. If you cannot pay at the time, you will be aſhamed to ſee your creditor; you will be in fear when you ſpeak to him; you will make poor, pitiful, ſneaking excuſes, and by degrees come to loſe your veracity, and ſink into baſe downright lying; for, *as poor* Richard *ſays*, 'The ſecond vice is lying, the firſt is running into debt." And again, to the ſame purpoſe, 'Lying rides upon debt's back.' Whereas a freeborn Engliſhman ought not to be aſhamed or afraid to ſee or ſpeak to any man living. But poverty often deprives a man of all ſpirit and virtue; 'It is hard for an empty bag to ſtand upright,' *as poor* Richard *truly ſays*. What would you think of that prince, or that government, who would iſſue an edict forbidding you to dreſs like a gentleman or gentlewoman, on pain of impriſonment, or ſervitude? Would you not ſay, that you are free, have a right to dreſs as you pleaſe, and that ſuch an

edict

edict would be a breach of your privileges, and such a government tyrannical ? and yet you are about to put yourselves under that tyranny when you run in debt for such dress ! Your creditor has authority at his pleasure to deprive you of your liberty, by confining you in a gaol for life, or by selling you for a servant, if you should not be able to pay him. When you have got your bargain, you may, perhaps, think little of payment; , but 'Creditors,' *as poor* Dick *tells us*, 'have better memories than debtors;' and in another place says, 'Creditors are a superstitious sect, great observers of set days and times.' The day comes round before you are aware, and the demand is made before you are prepared to satisfy it. Or if you bear your debt in mind, the term which at first seemed so long, will, as it lessens, appear extremely short. Time will seem to have added wings to his heels as well as his shoulders. 'Those have a short Lent, *saith poor* Richard, who owe money to be paid at Easter.' Then since, as he says, 'The borrower is a slave to the lender, and the debtor to the creditor,' disdain the chain; preserve your freedom, and maintain your independency : Be industrious and free : be frugal and free. At present, perhaps, you may think yourselves in thriving circumstances, and that you can bear a little extravagance without injury; but,

"*For age and want save while you may,*
"*No morning sun lasts a whole day.*"

As *poor* Richard *says*—Gain may be temporary and uncertain, but ever while you live, expence is constant and certain; and 'tis easier to build two chimneys, than to keep one in fuel,' *as poor* Richard *says*. 'So rather go to bed supperless than rise in debt.'

"*Get what you can, and what's got fairly, hold;*
"*'Tis the stone that will turn all your lead into gold;*"

As *poor* Richard *says*.——And when you have got the philosopher's

loſopher's ſtone, ſure you will no longer complain of bad times, or the difficulty of paying taxes.

This doctrine, my friends, is reaſon and wiſdom; but after all, do not depend too much upon your own induſtry, and frugality and prudence, though excellent things, for they may be all blaſted without the bleſſing of heaven; and therefore aſk that bleſſing humbly, and be not uncharitable to thoſe that at preſent ſeem to want it, but comfort and help them. Remember *Job* ſuffered, and was afterwards proſperous.

And now to conclude, 'Experience keeps a dear ſchool, but fools will learn in no other, and ſcarcely in that; for it is true, we may give advice, but we cannot give conduct,' *as poor* Richard *ſays*. However, remember this, 'They that will not be counſelled, cannot be helped,' *as poor* Richard *ſays:* And farther, 'That if you will not hear reaſon, ſhe will rap your knuckles.'

Thus the old gentleman ended his harangue. The people heard it and approved the doctrine; but immediately practiſed the contrary, juſt as if it had been a common ſermon, for the ſale opened, and they began to buy extravagantly, notwithſtanding all his cautions, and their own fear of taxes.——I found the good man had thoroughly ſtudied my almanacks, and digeſted all I had dropt on theſe topics during the courſe of five-and-twenty years. The frequent mention he made of me muſt have tired any one elſe, but my vanity was wonderfully delighted with it, tho' I was conſcious that not a tenth part of the wiſdom was my own which he aſcribed to me, but rather the gleaning I had made of the ſenſe of all ages and nations. However, I reſolved to be the better for the echo of it; and tho' I had at firſt determined to buy ſtuff for a new coat, I went away reſolving to wear my old one a little longer. Reader, if thou wilt do the ſame, thy profit will be as great as mine.

I am, as ever,

Thine to ſerve thee,

July 7, 1577. RICHARD SANDERS.

Choice Maxims.

DON'T wiſh but do, it will take you ſome time to raiſe your fortune in a fair way; and to fit you for a better world: It will therefore be proper to begin a courſe of induſtry and piety as early as poſſible.

Look back upon the difficulties and troubles you have been embarraſſed with in life, and obſerve whether moſt of them have not been occaſioned by indolence, miſconduct, pride, paſſion, folly, and vice. If while you are young, and bad habits are yet but weak in you, you have not ſtrength of mind to conquer them, how will you be able to do it when they have acquired ſtrength by length of time and practice? If you don't find yourſelf now diſpoſed to look into the ſtate of your mind, and to repent and reform while there is leſs to ſet right, how will you bring yourſelf to repent and reform when there will be ſo much to ſet right that you will not know where to begin.

Preſerve, if you can, the eſteem of the wiſe and good, but more eſpecially your own: Conſider how deplorable a condition of mind you will be in when your conſcience tells you, you are a villain.

BRITISH MUSEUM
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